

AMENDMENTS TO THE SPECIFICATION

Please insert the following paragraph after the Title and before the first sentence:

[0001] -- This application is the National Stage of International Application No. PCT/USB2005/007535, filed March 8, 2005, published in English under PCT Article 21(2), which is incorporated by reference in its entirety. This application claims priority under 35 U.S.C. § 119(e) to U.S. Provisional Patent Application Serial No. 60/551,320, “Linked Account System Using Personal Digital Key (PDK-LAS),” by John J. Giobbi, filed March 8, 2004. The subject matter of all of the foregoing is incorporated herein by reference in their entirety.--